

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re:	§	
	§	
John E Randall	§	Case No. 15-38426
Christine L Randall	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/11/2015 . The undersigned trustee was appointed on 11/11/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 16,282.95

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	260.84
Bank service fees	596.52
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 15,425.59
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/08/2016 and the deadline for filing governmental claims was 05/09/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,378.30 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,378.30 , for a total compensation of \$ 2,378.30 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 141.13 , for total expenses of \$ 141.13 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/15/2018 By: /s/Cindy M. Johnson, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-38426 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee
Case Name: John E Randall Date Filed (f) or Converted (c): 11/11/2015 (f)
Christine L Randall 341(a) Meeting Date: 12/10/2015
For Period Ending: 12/15/2018 Claims Bar Date: 04/08/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Location: 1494 Glenside Drive, Bolingbrook IL 60490	220,000.00	10,000.00		10,000.00	FA
2. Pnc Checking	2,700.00	767.86		767.86	FA
3. Pnc Savings	2,100.00	83.13		83.13	FA
4. 3 Beds, 2 Dressers, Kitchen Table & Chairs, Loveseat, 2 Sofa	100.00	100.00		0.00	FA
5. Two Ordinary Adult Supplies	500.00	0.00		0.00	FA
6. Wedding Ring And Costume Jewelry	200.00	200.00		0.00	FA
7. Life Insurance	0.00	0.00		0.00	FA
8. Ira	915.00	0.00		0.00	FA
9. Ira	671.00	0.00		0.00	FA
10. 100% Ownership Of Randall Studio Inc.	0.00	0.00		0.00	FA
11. 2012 Mazda 6 With 70000 Miles	7,361.00	0.00		0.00	FA
12. 2003 Toyota Camry With 55000 Miles	4,034.00	1,200.00		1,200.00	FA
13. Anticipated Tax Refund For 2015 Tax Year (u)	Unknown	3,980.00		3,980.00	FA
14. Illinois Tax Refund For 2015 Tax Year (u)	Unknown	250.00		250.00	FA
15. Credit Card Refund (u)	1.96	1.96		1.96	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$238,582.96	\$16,582.95	\$16,282.95	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee received 2015 Federal tax refund. Debtor buy back of certain assets approved 2/2/18 (doc) 40). All asset administered. Taxes filed & no action letter received. Trustee will be filing final report shortly

RE PROP # 4 -- Insufficient value to sell.

RE PROP # 6 -- Insufficient value to sell

Exhibit A

Initial Projected Date of Final Report (TFR): 03/28/2018

Current Projected Date of Final Report (TFR): 02/28/2019

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-38426
Case Name: John E Randall
Christine L Randall

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0286
Checking

Exhibit B

Taxpayer ID No: XX-XXX6710
For Period Ending: 12/15/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/15/16	13	United States Treasury PO Box 51320 Philadelphia, Pnennsylvania 19115	2015 Tax Refund	1224-000	\$2,705.00		\$2,705.00
09/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,695.00
10/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,685.00
11/01/16		John E. Randall 1494 Glenside Dr Bolingbrook, IL 60490-5498	Buy out interest in the estate		\$13,575.99		\$16,260.99
			Gross Receipts \$13,575.99				
	1		Location: 1494 Glenside Drive, Bolingbrook IL 60490 \$10,000.00	1110-000			
	2		Pnc Checking \$767.86	1129-000			
	3		Pnc Savings \$83.13	1129-000			
	12		2003 Toyota Camry With 55000 Miles \$1,200.00	1129-000			
	13		Anticipated Tax Refund For 2015 Tax Year \$1,275.00	1224-000			
	14		Illinois Tax Refund For 2015 Tax Year \$250.00	1224-000			
11/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$21.08	\$16,239.91
12/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$24.07	\$16,215.84
01/31/17		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$24.10	\$16,191.74

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-38426
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Christine L Randall

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0286
Checking

Exhibit B

Taxpayer ID No: XX-XXX6710
For Period Ending: 12/15/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/21/17	101	International Sureties, Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	2017 Blanket Bond	2300-000		\$5.06	\$16,186.68
02/28/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$21.73	\$16,164.95
03/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$24.02	\$16,140.93
04/28/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.21	\$16,117.72
05/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.95	\$16,093.77
06/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.14	\$16,070.63
07/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.88	\$16,046.75
08/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.85	\$16,022.90
09/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.04	\$15,999.86
10/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.78	\$15,976.08
11/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$22.97	\$15,953.11
12/08/17	15	PNC BANK Pittsburgh, Pennsylvania 15265	Refund-Credit Card Adjustment by PNC Bank	1229-000	\$1.96		\$15,955.07

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-38426
Case Name: John E Randall
Christine L Randall

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0286
Checking

Exhibit B

Taxpayer ID No: XX-XXX6710
For Period Ending: 12/15/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$23.71	\$15,931.36
01/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$23.67	\$15,907.69
02/15/18	102	International Sureties, LTD Suite 420 701 Poydras St New Orleans, LA 70139	2018 Blanket Bond	2300-000		\$5.78	\$15,901.91
02/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$21.35	\$15,880.56
03/06/18	103	Kim Wirtz 17011 Cheyenne Court Lockport IL 60441	Administrative Expenses Per Court order	3711-000		\$250.00	\$15,630.56
03/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$23.36	\$15,607.20
04/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$22.44	\$15,584.76
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$23.16	\$15,561.60
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$22.38	\$15,539.22
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$23.09	\$15,516.13
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$23.06	\$15,493.07
09/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$22.28	\$15,470.79

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-38426
Case Name: John E Randall
Christine L Randall

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0286
Checking

Exhibit B

Taxpayer ID No: XX-XXX6710
For Period Ending: 12/15/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$22.99	\$15,447.80
11/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$22.21	\$15,425.59

COLUMN TOTALS	\$16,282.95	\$857.36
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$16,282.95	\$857.36
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$16,282.95	\$857.36

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0286 - Checking	\$16,282.95	\$857.36	\$15,425.59
	\$16,282.95	\$857.36	\$15,425.59
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$16,282.95		
Total Gross Receipts:	\$16,282.95		

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-38426

Date: December 15, 2018

Debtor Name: John E Randall

Claims Bar Date: 4/8/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$2,378.30	\$2,378.30
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$141.13	\$141.13
100 3410	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$2,011.00	\$2,011.00
100 3420	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$28.20	\$28.20
100 3711	Kim Wirtz 1215 9th Street Lockport, IL 60441	Administrative		\$0.00	\$250.00	\$250.00
1 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$8,270.00	\$8,269.97	\$8,269.97
2 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$12,986.00	\$12,985.91	\$12,985.91
3 300 7100	Capital One Bank (Usa), N.A. American Infosource Lp As Agent Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$3,817.00	\$4,214.21	\$4,214.21
4 300 7100	Capital One Bank (Usa), N.A. American Infosource Lp As Agent Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$6,482.07	\$6,793.07	\$6,793.07

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-38426

Date: December 15, 2018

Debtor Name: John E Randall

Claims Bar Date: 4/8/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
5 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$1,471.03	\$700.00	\$700.00
6 300 7100	Cavalry Spv I, Llc Assign Ge Capital Retail Bank/Ebay 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Unsecured		\$3,358.00	\$3,357.63	\$3,357.63
7 300 7100	Citibank, N.A. C/O American Infosource Lp Po Box 248840 Oklahoma City, Ok 73124-8840	Unsecured		\$17,052.00	\$18,658.33	\$18,658.33
Case Totals				\$53,436.10	\$59,787.75	\$59,787.75

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-38426

Case Name: John E Randall

Christine L Randall

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 15,425.59

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 2,378.30	\$ 0.00	\$ 2,378.30
Trustee Expenses: Cindy M. Johnson	\$ 141.13	\$ 0.00	\$ 141.13
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 2,011.00	\$ 0.00	\$ 2,011.00
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 28.20	\$ 0.00	\$ 28.20
Other: Kim Wirtz	\$ 250.00	\$ 250.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 4,558.63

Remaining Balance \$ 10,866.96

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 54,979.12 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 8,269.97	\$ 0.00	\$ 1,634.61
2	American Infosource Lp As Agent For	\$ 12,985.91	\$ 0.00	\$ 2,566.74
3	Capital One Bank (Usa), N.A.	\$ 4,214.21	\$ 0.00	\$ 832.96
4	Capital One Bank (Usa), N.A.	\$ 6,793.07	\$ 0.00	\$ 1,342.69
5	Pyod, Llc Its Successors And Assigns As Assignee	\$ 700.00	\$ 0.00	\$ 138.36
6	Cavalry Spv I, Llc Assign	\$ 3,357.63	\$ 0.00	\$ 663.66
7	Citibank, N.A.	\$ 18,658.33	\$ 0.00	\$ 3,687.94

Total to be paid to timely general unsecured creditors \$ 10,866.96

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE